

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

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	1	"The Henry Classification System", International Biometric Group, 7 pages	<input type="checkbox"/>
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	8	"Individual Biometrics - Facial Recognition", http://ctl.ncsc.dni.us/biomet%20web/BMfacial.html , 2/18/04, 2 pages	<input type="checkbox"/>
	9	"Fingerprint Analysis - The Basics", http://www.crimtrac.gov.au/fingerprintanalysis.htm , 2/18/04, 3 pages	<input type="checkbox"/>
	10	"Visual Speech and Speaker Recognition", by Luettin, 06/30/2000, http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html , 1 page	<input type="checkbox"/>
	11	"Automatic Ear Recognition by Force Field Transformations", by Hurley, et al., The Institution of Electrical Engineers, 2000, pp. 7/1-7/5	<input type="checkbox"/>

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	12	"Everything You Need to Know About Biometrics", by Bowman, Identix Croproation, January 2000, 8 pages	<input type="checkbox"/>
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	18	"Smart Card Developer's Kit: Some Basic Standards for Smart Cards", http://unix.be.eu.org/docs/smart-card-developer-kit/ch03/033-035.html , 2/9/04, 2 pages	<input type="checkbox"/>
	19	"Smart Card Technology and Applications"; http://disc.cba.uh.edu/~rhirsch/fall96/lara.htm (8 pages)	<input type="checkbox"/>
	20	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	21	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
	22	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>

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	23	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
	24	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
	25	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
	26	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
	27	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
	28	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
	29	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
	30	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
	31	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
	32	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
	33	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>

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	34	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
	35	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
	36	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
	37	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	38	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper.	<input type="checkbox"/>
	39	"RFID Take Priority With Wal-Mart", by DocMemory, http://www.simmtester.com/page/news/shownews.asp?num=6550 , 02/09/2004, 2 pages	<input type="checkbox"/>
	40	"Microsoft, IBM and Phillips Test RFID Technology", by Rohde, IDG New Service, http://www.computerweekly.com/Article127889.htm , 02/09/2004, 3 pages	<input type="checkbox"/>
	41	"PowerPay RFID Payment and Marketing Solution Speeds Purchases at Seahawks Stadium with Technology from Texas Instruments", http://www.powerpayit.com/news/Seahawks_pr.html , 02/09/2004, 2 pages	<input type="checkbox"/>
	42	DERFLER, "How Networks Work," Bestseller Edition 1996, Ziff-Davis Press, Emeryville, CA, all pages	<input type="checkbox"/>
	43	WHITE, "How Computers Work," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
	44	GRALIA, "How the Internet Works," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>

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	45	MULLER, "Desktop Encyclopedia of the Internet," 1999, Artech House Inc., Norwood, MA, all pages	<input type="checkbox"/>
	46	"The Bank Credit Card Business," American Bankers Association, 1996, all pages	<input type="checkbox"/>
	47	MENEZES, et al., "Handbook of Applied Cryptography," 1997, CRC Press, Chapter 10	<input type="checkbox"/>
	48	Provisional application serial number 60/395,606, filed on July 15, 2002	<input type="checkbox"/>
	49	"Credit Card Offer Travelers New Benefit," PR Newswire, 08/05/1987	<input type="checkbox"/>
	50	"Inside's Next Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology," RFID Journal, 10/29/2002	<input type="checkbox"/>

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